

Information to identify the case:

Debtor 1	Margaret Cosgrove	Social Security number or ITIN	xxx-xx-0607
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-30996-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Margaret Cosgrove
aka Peggy Cosgrove

1/10/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Margaret Cosgrove
DebtorCase No. 15-30996-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db
515838634 +Margaret Cosgrove, 618 New Jersey Avenue, Mount Ephraim, NJ 08059-1231
+Amex Dsnb, 9111 Duke Blvd, Mason OH 45040-8999
518382035 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068
518382036 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC., P.O. Box 8068,
Virginia Beach VA 23450-8068
515960756 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
515897950 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
515838644 +Us Dept Of Ed/glelsi, Po Box 7860, Madison WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:51 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515895545 EDI: GMACFS.COM Jan 11 2020 04:58:00 Ally Capital, PO Box 130424,
Roseville, MN 55113-0004
515838633 +EDI: GMACFS.COM Jan 11 2020 04:58:00 Ally Financial, 200 Renaissance Ctr,
Detroit MI 48243-1300
515838635 +EDI: TSYS2.COM Jan 11 2020 04:58:00 Barclays Bank Delaware, Po Box 8801,
Wilmington DE 19899-8801
515838636 +EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
515913216 EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
516035877 +E-mail/Text: bncmail@w-legal.com Jan 11 2020 00:32:08 Cerastes, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515838637 +EDI: CITICORP.COM Jan 11 2020 04:58:00 Citibank/The Home Depot,
Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis MO 63179-0040
515838638 +E-mail/PDF: creditonebknofications@resurgent.com Jan 11 2020 00:35:16 Credit One Bank Na,
Po Box 98873, Las Vegas NV 89193-8873
515867432 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2020 00:31:35 Ditech Financial LLC,
PO Box 6154, Rapid City, SD 57709-6154
517343766 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2020 00:31:35
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
515838639 +EDI: TSYS2.COM Jan 11 2020 04:53:00 Dsnb Macys, Macys Bankruptcy Department,
Po Box 8053, Mason OH 45040-8053
515838640 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2020 00:31:35 Green Tree Servicing,
Attention: Bankruptcy Dept, Po Box 6154, Rapid City SD 57709
516035215 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:37:05 LVNV Funding, LLC,
c/o Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
517223261 E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:35:26
LVNV Funding, LLC its successors and assigns as as, PO Box 10587,
Greenville, SC 29603-0587
515838641 +E-mail/Text: bk@lendingclub.com Jan 11 2020 00:32:38 Lendingclub Corporat,
71 Stevenson St Ste 300, San Francisco CA 94105-2985
516010805 EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
516017196 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:35:24 PYOD LLC,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
515838642 +EDI: RMSC.COM Jan 11 2020 04:58:00 Synch/toysrus, Attn: Bankruptcy, Po Box 103104,
Roswell GA 30076-9104
515838643 +EDI: RMSC.COM Jan 11 2020 04:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 103104, Roswell GA 30076-9104
516006116 EDI: WFFC.COM Jan 11 2020 04:58:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
515838645 +EDI: WFFC.COM Jan 11 2020 04:58:00 Wells Fargo Home Projects Visa, Wells Fargo Financial,
1 Home Campus 3rd Floor, Des Moines IA 50328-0001

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jan 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC, as authorized servicer for Fannie Mae as owner and holder of account/contract originated by Bank of America, N.A.
NJECEMAIL@mwcl-law.com, nj-ecfmail@ecf.courtdrive.com
Brian C. Nicholas on behalf of Creditor LoanCare LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel L Reinganum on behalf of Debtor Margaret Cosgrove DanielR@McDowellLegal.com, tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrocious@mcdowelllegal.com; djamison@mcdowelllegal.com; cgetz@mcdowelllegal.com; reinganumdr62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor LoanCare LLC rsolarz@kmlawgroup.com
TOTAL: 9